Appl. No. 10/040,568 Amdt. dated June 16, 2003 Reply to Office Action of April 17, 2003

Amendments to the Specification:

Please replace the paragraph beginning at page 1, line 1-6, with the following rewritten paragraph:



--[01] This application is a continuation in part application and claims the benefit of U.S. Patent Application Nos. 09/427,249, filed October 26, 1999; 09/975,171, filed October 10, 2001, entitled "Method and System for Performing Money Transactions", and 10/037,827, filed January 3, 2002, entitled "Methods for Receiving Electronically Transferred Funds Using an Automated Teller Machine", the complete disclosures of which are herein incorporated by reference.--